



*THIS RIDER IS PART OF THE HEALTH POLICY*

This Rider for Term Life Insurance is issued by VIP Universal Medical Insurance Group, Ltd. (the "Company") based on the insurance application submitted by the "Insured" and the payment of the corresponding premium. The benefits of this Rider shall be subject to the terms, provisions, exclusions and restrictions described in the "Conditions of Coverage" of the health insurance Policy.

The Company will pay the benefit specified in this certificate upon receipt of the proof of death of the Insured, provided that the date of death was during the policy term of the health insurance Policy and this Rider.

Once issued, this Rider will be renewed annually on the anniversary of the health insurance Policy and when the additional premium required for this Rider is paid. The maximum age for the renewal of this Rider is seventy (70) years of age. The Company reserves the right to modify, cancel or not renew this Rider according to the terms of the health insurance Policy. If this Rider is cancelled for any reason, coverage ends on the Effective Date of cancellation and the Company shall only be liable for the payment of the benefit if the death of the Insured occurs before the Effective Date of cancellation of the Rider.

This Rider is part of the health insurance Policy if it has been requested in writing in the Individual Health Insurance Application and it is shown in the "Certificate of Coverage."

Recipient(s) - The benefits of this Rider shall be paid to the person(s) named as beneficiary in the Individual Health Insurance Application.

Incorrect information - If the age or gender of the Insured is incorrect or inaccurate in the Individual Health Insurance Application, the Company will retroactively adjust the premiums based on the correct age and/or gender of the Insured.

Termination - This Rider expires at the time the Insured submits a written request to cancel it or on the next renewal after the Insured reaches the age of seventy (70), whichever comes first.